

Simplify Your Financial Life

The last issue of *Money Sprouts* gave you ideas to *declutter* your financial life. Now lets spend some time on the *simplifying* tasks.



MONEY
SPROUTS



CHECK ACCOUNT ACTIVITY AND BALANCES ONLINE DAILY

The easiest times to check bank and credit card accounts are the first thing in the morning or the last thing at night. This helps you stay on top of your accounts. You'll feel in total control of your money, make sure that all charges are accurate, and be able to immediately respond if there's a problem. If you wait and review weekly or monthly, memories get fuzzy and you may spend more time researching to verify charges.

COMBINE SERVICES

Explore discount bundling, which combines phone, cable, Internet access, etc., with one carrier. Another way to simplify your finances is to merge your auto and home insurance policies. Both of these strategies can not only save you time each month, but may also save money!

REDUCE (OR ELIMINATE) PRINTING

Are you the type of person that wants a "hard" copy of everything? Other than important documents like wills, insurance policies, tax returns, warranties, etc., there aren't many papers we need to save anymore. We can save articles, monthly statements, owner's manuals, etc., on our computer, and then copy them to a flash drive or external hard drive that can be stored in a fireproof container for extra peace of mind. Secure cloud storage is also a great option to save documents and will be safe regardless of any disaster.

CUT OUT ANY SERVICES YOU DON'T NEED

Review your subscriptions and services. Think cable, video and music streaming services, newspaper and magazines, eBooks, gym memberships, mobile apps with fees. Eliminate those you aren't using and can live without. The fewer payments you need to make, the simpler your finances will be.

There are endless blogs, articles, newsletters, podcasts, tv programming, books and more with lots of thoughts on how you should manage your spending, your savings, your investments, and your life. It's important to declutter and filter out this noise in order to simplify and organize your financial life. Be sure to work with trusted resources to obtain sound advice. Rooted Planning Group is ready to assist you along your way.

rootedpg.com

ROOTED
PLANNING GROUP